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Order Filed on October 21, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13  
Eric Celestine & Theresa Celestine : CASE NO. 21-17135  
Debtors : The Honorable Vincent F. Papalia

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**ORDER APPROVING MORTGAGE REPAYMENT AGREEMENT**

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The relief set forth on the following page, numbered two (2), is hereby ORDERED.

**DATED: October 21, 2022**

  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

THIS MATTER having come before the Court upon the Debtors Notice of Motion for an Order approving a Motion to Approve Mortgage Repayment Agreement and Court having examined the evidence presented, and for good cause shown, it is hereby ORDERED as follows:

1. The Motion to Approve Mortgage Repayment Agreement, dated June 24, 2022, as between the Secured Creditor and the Debtors, attached as an Exhibit to the motion, is approved.

2. \$65,234.94 is the total repayment amount. The debtors will make monthly payments in the amount of \$448.74 for 240 months. \$28,943.92 will be capitalized into the Chapter 13 plan and will be cured through payments made to the Chapter 13 Standing Trustee.

3. The Secured Creditor, Real Time Resolutions, Inc. must file an amended proof of claim that reflects application of the repayment agreement within 30 days of the entry of this Order.

4. The debtors must file a Modified Chapter 13 Plan within 15 days of the entry of this Order.